

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

|                     |   |                    |                                |
|---------------------|---|--------------------|--------------------------------|
| <b>Serial No.:</b>  | 10/697,917  | <b>Conf. No.:</b>  | 9643                           |
| <b>Filing Date:</b> | 30 October 2003   | <b>Art Unit:</b>   | 2194                           |
| <b>Applicant:</b>   | Tuel  | <b>Examiner:</b>   | Wu, Qing Yuan                  |
| <b>Title:</b>       | Method, system and program product for processing a transaction | <b>Docket No.:</b> | RSW920030189US1<br>(IBMR-0049) |

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

This paper is being filed in response to the Office Action dated 21 March 2007. Please amend the above-identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 7 of this paper.